# THE JEW AS USURER

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James William Parkes

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In another pamphlet we dealt with Jewish Christian relations during the Roman period and the coming of Christianity, and traced anti-semitism to its origin in the influence of the picture drawn by the theologians of a people cursed by God as "deicides" (the killers of their Messiah), and to the embodiment of this picture in the legislation of the Christian empire. In this pamphlet we carry those relations a stage further.

The pagan Roman emperors had found a place for a nation worshipping one God among their own subjects who worshipped many gods; the Christians could not willingly accept a deicide people within the frontiers of their orthodox empire. They began to limit the scope of Jewish citizenship; they found it unseemly that Jews should hold high office; that they should receive the honours accorded to rank; that they should exercise authority over Christians; that those who killed the Saviour should hold in servitude or subjection those whom He had redeemed. But it is never possible to hold a people permanently in a position of modified inferiority; either they will revert to equality, or the inferiority will grow steadily more and more marked as it sinks into the minds of the common citizens that here are some who are to be treated as below themselves.

Even less is it possible to arrest at a determined point the licence to oppress, to persecute, and to assault. The Church saw to it that the Jew should not climb back to equality; the medieval popes found that they could not protect from violence those whom they proclaimed the fitting objects of oppression and contempt.

In this sense the Church was directly responsible for the decline in status of the Jew which marked the disappearance of the Roman conception of citizenship and the birth of the new Germanic societies. Germany was made up of tribes and social groups ruled by a headman or princeling who was responsible for the welfare and protection of the members; when any members of one tribe travelled far afield or settled elsewhere he sought the hospitality and protection of the ruler of any tribe he met on the way. Where the wanderer settled, he had no rights until he placed himself in the hands of the prince and became the property of his host. As the Germanic peoples evolved into medieval Christendom the original conception of tribal membership came naturally to include all those of the same faith; Jews could not be admitted to such a society, just because they were not of the same faith. They were therefore always in the position of 'foreign-

ers'. The Roman citizen, when he lost the rights and duties embodied in the Roman codes, passed naturally into the new relationships of the new society by the simple fact that he was a Christian. It was the simple fact that he was not which prevented the Jew from following suit, and compelled him to accept a very inferior position.

The early history of the regularisation of the Jew's position is lost in mists, but there is no question but that everywhere in northern Europe kings, princes and barons came to consider the Jews as their own private property. The rightlessness which resulted is the keynote of the medieval period. And the rightlessness was so complete. Their princely owner could do as he liked with them, put them to death — with despatch or by torture — baptise them, extract all their teeth or otherwise mutilate them, banish them from his domains, or confiscate all their property. Princes of the Church were often responsible for decrees against the Jews; a bishop might decide that he would no longer permit Jews to live in his diocese and then have them expelled or, as appears in one case, burned alive; his secular peers were no less capricious; and no appeal could be made against such edicts except by bribery.

The result was that the Jew came to be regarded as a special kind of serf and, as time went on, he was considered an asset of the treasury, a status which was known as the *servitudo camerae*, or serfdom of the treasury.

In practice, of course, the ordinary daily life of the Jew passed in a fashion very similar to that of the Christian. The limitations of his existence once accepted, he had sufficient scope for his activities to be able to earn his living and accumulate possessions. His contacts with Christians were continuous, and must have been mostly friendly or, at least, carried on with mutual toleration. As the period developed, this daily mutual toleration certainly declined. The charters and other documents of the fourteenth and fifteenth centuries reveal this clearly. In the same way the Jew must ordinarily have been able to calculate sufficiently on the actions of his owner to conduct his relations with him on a satisfactory basis. The knowledge of how to humour an autocrat is a common possession of all subject peoples.

Yet when every concession has been made for the ability of human beings to adapt themselves even to the most unfavourable circumstances the description of these conditions reveals a basic and long-standing insecurity which is bound to have

affected profoundly the mentality of the people which endured it. Against others it might suit their owner to give them even more than legitimate protection; but if their owner turned against them, they had no hope elsewhere. Moreover, this condition of rightlessness lasted not decades but centuries. Even if arbitrary violence grew less as society in western Europe grew more polished, for a large proportion of the Jewish people conditions remained essentially the same from the tenth century to the twentieth, and the present day has seen the old medieval insecurity affect the lives of millions of Jews who had believed that it had at last become a thing of the past.

To accentuate the tragedy, that which gave the medieval Jew the greatest security on the side of his owner was the very aspect of his life which made him most hated of his neighbours. He secured official protection at the price of public detestation. The princes did not give him their protection for nothing; they gave it because they found him useful as a usurer.

Usury amongst both Christians and Jews arose out of contemporary economic conditions. To understand the medieval situation it is necessary to abandon entirely the modern conception

of economics. Conditions were totally different and money itself, the inevitable basis of 'money-lending', was not the natural form in which a man's wealth was estimated, but a relatively rare commodity. To-day it would be easier for the average man to lend his neighbour twenty cents to buy milk than to lend him a goat. So far as Europe is concerned it is only in eastern Europe and the Balkans that a situation similar to the medieval conditions of western Europe can still be seen. There, in bad times, the only actual coin which a peasant may handle in a whole year may be the coin required to pay his taxes. For all other purposes he arranges his life without coin.

Under medieval conditions, coin was found only in a few groups of the community, and when the rest of society needed it they had to go to one of these groups to get it. The four groups were: the monasteries, the secular clergy, the merchants, and the tax-collectors. Each lent the money which they possessed or which passed through their hands.

The monasteries were the first to lend money to those who needed it. In doing so they probably did much to help medieval agriculture and, though it is unlikely that their loans were made free of charge, profit-making was not the primary con-

sideration. When the leaders of the Church decided that all forms of usury should be forbidden, the monasteries and the secular clergy were loath to forego what had become an important clerical activity, and various practices sprang up whereby canonical prohibitions could be evaded. With the growth of industry and commerce the merchant, who was at first a traveller from whom it was not easy to borow money on account of the difficulty of finding securities which he would accept, began to settle in cities and become accessible to would-be borrowers. Jewish merchants entered this new field of profit-making with their Christian colleagues, but they continued to belong to various owners, and the profits of the new business proved an excellent source of revenue for their masters.

It was only this opportunity and not a special aptitude for usurious deals which brought the Jew into moneylending. And for the sake of the wealth which the princes could take from his profits the Jew was forced to develop a business side-line into an entire commercial activity. Christian merchants competed with him in this market, and borrowers generally found to their cost that in comparison with those of the Jew the terms of the Christian usurer were hard and unconscionable. The Church hunted him in her great

struggle against usury, and debtors were often driven to pillage and burn Jewries to destroy all records of their debts. Men borrowed only when in urgent need of money and when they were least able to pay the interest demanded by the usurer, and it was at such a time that the Jews reaped their richest harvest. But it must not be forgotten that the princes fixed the rate of interest and took a large part of the yield from the Jew, and they protected him simply in order that he might continue to be used by them as a sponge to soak up money from their subjects. The system was a tax on poverty and not on prosperity.

The main responsibility for the terrible scourge, not merely for Jewish, but for all medieval usury, must lie with the intellectual leaders of the age, who made no proper provisions for a universal social want. The lending of money without security must always be a risky business, but nearly all medieval lending was on the security of land or objects of value. Had the lender been a recognised and respectable member of society, had political and religious condemnation not added to the risks of the profession, and to the hostility between the two parties to the transaction, interest might have been much lower, and society served much more competently.

If the main responsibility for usury as a whole lies with the Church, amongst whose servants the intellectual leaders were alone likely to be found, the special responsibility for the usury of the Jews lies with the medieval princes. It was because the Jews were part of the political and revenue system of the medieval state rather than a cog in the wheel of medieval commerce that Jewish usury assumed such proportions and earned such hatred. It was because the princes wished to secure revenue from their transactions, not because the Jews were experts in the art of exploitation, that they were so unjustly favoured in the law--courts, so vigorously protected until the moment came for their expulsion. Unquestionably there were Jews who learnt from this experience, as would others in these circumstances, and became expert in evasive contracts, subtle scheming and dishonest practices, but they learnt this in their serfdom to the treasuries of Europe, not on the hills of Judea. *It is a product of their history, not of their blood.*

Of course, Church and populace played their part also in shaping the history of those centuries. Yet from this partial survey essential contributions to the historical understanding of modern antisemitism emerge.

It is in this period that the Jew begins to be involuntarily the part-author of his own misfortunes. For the first time it became possible to use the contemporary behaviour of the Jew as an argument against him, as a justification for the hatred of him. Hatred of the usurer came in the minds of the Christian public to justify the killing of the deicide. Nor was it much comfort to ruined Christian debtors that the Jewish usurer himself was but the victim of circumstances which he could not control.

For if the birth of economic antisemitism is observable in the usury of the Middle Ages, it was accompanied by, and directly the consequence of, another aspect of the modern Jewish problem, the powerlessness of the Jew to direct his own destiny, with all the psychological consequences which that involves. The necessity of cringing before an owner with absolute power, and a populace moved by religious fanaticism, greed and hopeless indebtedness, inevitably produces unattractive characteristics. The Jew became what circumstances made him: his main, almost his only, responsibility in the creation of those circumstances was his desire to remain loyal to his Judaism. It was Christendom which decided that the price of that loyalty should be psychological and social degradation.

# Dr. James William Parkes

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Dr. Parkes is undoubtedly one of the world's foremost authorities on the Jews. His interest in the Jewish question dates from his undergraduate days at Oxford where he first came in contact with anti-Semitism. He served as International study secretary to the Student Christian Movement from 1923-6 and travelled extensively during that period. From 1926 to 1928, Dr. Parkes was warden of the Student Movement House, London and joined the staff of the International Student Service at Geneva in 1928. In 1929 he organized the first Conference of Jewish and non-Jewish organizations at Bierville.

Dr. Parkes became increasingly interested in the Jewish question and helped to organize relief work for student refugees from Germany in 1933. During that year Dr. Parkes visited Canada and the United States where he lectured on Jewish Christian relations. While in Canada he was summoned to assist J. MacDonald, High Commissioner for Refugees at Geneva.

In 1934, Dr. Parkes, who is an Anglican clergyman, resigned from active work to give full time to research, writing and lecturing, mainly on the Jews.

The following books have been written by Dr. Parkes:

The Jew and His Neighbour — 1930.
2nd Revised edition — 1938.

The Conflict of the Church and the Synagogue—1934.
Jesus, Paul and the Jews — 1936.
The Jew in the Medieval Community — 1938.

Forthcoming —

The Protocols of the Elders of Zion.
The Jews in the Modern World.
(For the Home University Library Series)

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# The Committee on Jewish-Gentile Relationships

The Committee on Jewish-Gentile Relationships was formed in April, 1934, following a seminar on Jewish-Gentile Relationships held in Toronto. The Committee consists of fifty permanent members, the non-Jewish members co-opted from the leading Christian Communions and organizations, the Jewish members representative of various Jewish groups. In addition to the committee of fifty, it is intended to establish a larger group of associate members.

The committee published in 1934 the address delivered at the seminar by the Hon. H. A. Bruce, Lieutenant-Governor of Ontario and it has since then issued and distributed a number of publications tending to promote a better understanding between Jew and Christian. The Committee concerns itself with all instances of friction between the two groups.

Correspondence and comment is invited by the Committee, addressed to Box 181, Toronto.